

From: "Janet Carlson" <janet.l.carlson@isualum.com> on 03/08/2004 01:10:45 PM
Subject: Availability of Funds and Collection of Checks

Having just learned about this act, I am appalled at not being able to get my cancelled checks after 10/28. There will be no way to prove payment if that becomes necessary. Since banks will create a duplicate check, there is a chance that both the original and duplicate could be cashed (mistake or fraud) and the customer would be out the money and with no way to document it. In this case, the bank should be required to replace the money in the customer's account while the investigation takes place. A method should also be implemented for the bank to provide a customer with a copy of the check if it becomes necessary.

Janet Carlson
103 Drood Lane
Pittsburgh, PA 15237